

Information to identify the case:

Debtor 1	<u>Russ Ketter</u>	Social Security number or ITIN	xxx-xx-5478
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dale K. Ketter</u>	Social Security number or ITIN	xxx-xx-5031
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20457-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Russ Ketter

Dale K. Ketter

6/22/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Russ Ketter
Dale K. Ketter
Debtors

Case No. 22-20457-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 22, 2022

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Russ Ketter, Dale K. Ketter, 2706 Pioneer Ave, Pittsburgh, PA 15226-2034
15462675	+ Allegheny County, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15462677	+ Credit Control, 3300 Rider Trails Suite 500, Earth City, MO 63045-1338
15462683	+ Discover Financial Services, PO Box 30923, Salt Lake City, UT 84130-0923
15462685	+ Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 36, Lake Zurich, IL 60047-8944
15462684	Dovenmuehle Mortgage, Inc/Cross Country, 1 Corporate Dr, Suite 360, Lake Zurich, IL 60047-8945
15462686	+ Emiko Ogawa, 2224 Pine Knoll Drive, Unit 6, Walnut Creek, CA 94595-2164
15462687	+ M1 Labs, 1330 State Route 14, Columbiana, OH 44408-9648
15462688	Macy's, PO Box 71359, Philadelphia, PA 19176-1359
15462691	#+ Mariner Finance, 4313 Walnut Street, Suite 144, McKeesport, PA 15132-6129
15462694	McKees Rocks Boro, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15462697	One Main Financial, Building 7, 875 Greentree Road, Suite 260, Pittsburgh, PA 15220-3508
15462706	+ ROI, PO Box 549, Lutherville Timonium, MD 21094-0549
15462701	+ Radius Global Solutions, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15462708	St. Clair Health / Hospital, PO Box 1870, Cary, NC 27512-1870
15462710	Sto-Rox SD, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15462719	+ UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jun 23 2022 03:43:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jun 23 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 22 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 23 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 22 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jun 22 2022 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA

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cr	+ EDI: RECOVERYCORP.COM	Jun 23 2022 03:43:00	15219-4430 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15462676	EDI: CAPITALONE.COM	Jun 23 2022 03:43:00	Capital One/Walmart, PO Box 71087, Charlotte, NC 28272-1087
15462677	^ MEBN	Jun 22 2022 23:39:28	Credit Control, 3300 Rider Trails Suite 500, Earth City, MO 63045-1338
15462678	Email/PDF: creditonebknottifications@resurgent.com	Jun 22 2022 23:46:35	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15462681	EDI: DISCOVER.COM	Jun 23 2022 03:43:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15462690	+ EDI: CITICORP.COM	Jun 23 2022 03:43:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15462679	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 22 2022 23:40:00	Department of Labor & Industry, Office of Chief Counsel, Tenth Floor Labor and Industry Building, 651 Boas Street, Harrisburg, PA 17121-0725
15462682	+ EDI: DISCOVER.COM	Jun 23 2022 03:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15462689	+ EDI: CITICORP.COM	Jun 23 2022 03:43:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
15462693	+ Email/Text: bankruptcy@marinerfinance.com	Jun 22 2022 23:41:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15462692	+ Email/Text: bankruptcy@marinerfinance.com	Jun 22 2022 23:41:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15462695	Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2022 23:41:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
15462696	Email/Text: bankruptcydepartment@tsico.com	Jun 22 2022 23:41:00	Nationwide Credit Inc., PO Box 15130, Wilmington, DE 19850-5130
15462699	+ EDI: AGFINANCE.COM	Jun 23 2022 03:43:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15462698	+ EDI: AGFINANCE.COM	Jun 23 2022 03:43:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15462700	^ MEBN	Jun 22 2022 23:39:24	Patenaude & Felix, 9619 Chesapeake Drive, Suite 300, San Diego, CA 92123-1392
15462705	+ Email/PDF: resurgentbknottifications@resurgent.com	Jun 22 2022 23:46:41	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15462702	+ Email/PDF: resurgentbknottifications@resurgent.com	Jun 22 2022 23:46:41	Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15462704	+ Email/PDF: resurgentbknottifications@resurgent.com	Jun 22 2022 23:46:36	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
15462707	+ Email/PDF: resurgentbknottifications@resurgent.com	Jun 22 2022 23:46:47	Sherman Acquisitions, PO Box 10497, Greenville, SC 29603-0497
15462709	Email/Text: PFS.Analyst@stclair.org	Jun 22 2022 23:41:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15463346	+ EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15462711	+ EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony Bank Hsn Card, PO Box 530905, Atlanta, GA 30353-0905
15462712	EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony Bank QVC, PO Box 530905, Atlanta, GA 30353-0905

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15462714	+ EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15462713	+ EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony Bank/ShopNBC, Po Box 965005, Orlando, FL 32896-5005
15462715	+ EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15462716	+ EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15462717	+ EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15462718	+ EDI: RMSC.COM	Jun 23 2022 03:43:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15462719	^ MEBN	Jun 22 2022 23:38:43	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15462720	EDI: USBANKARS.COM	Jun 23 2022 03:43:00	US Bank, PO Box 790408, Saint Louis, MO 63179-0408
15462721	EDI: USBANKARS.COM	Jun 23 2022 03:43:00	US Bank/RMS, Cb Disputes, Saint Louis, MO 63166
15462722	+ EDI: USBANKARS.COM	Jun 23 2022 03:43:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CrossCountry Mortgage, LLC
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
15462680	*+	Department of Labor & Industry, Office of Chief Counsel, Tenth Floor Labor and Industry Building, 651 Boas Street, Harrisburg, PA 17121-0725
15462703	*+	Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CrossCountry Mortgage LLC bnicholas@kmlawgroup.com

District/off: 0315-2

User: admin

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Kenneth Steidl

on behalf of Debtor Russ Ketter julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Dale K. Ketter julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 7